

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In re:

DOREEN L. MCGOVERN
Aka DOREEN LEE MCGOVERN
Debtor

Case Number: 5-15-02175
Chapter 13

**STIPULATION TO REDIRECT DISTRIBUTION OF
REMAINING FUNDS IN CHAPTER 13 PLAN**

This Stipulation is entered into by DOREEN MCGOVERN, by her attorneys, Doran & Doran, PC, and COLONIAL SAVINGS F.A. ("Colonial Savings"), by its attorneys KML Law Group, P.C. as follows.

BACKGROUND

- A. The above Chapter 13 case began with a filing for relief on May 22, 2015.
- B. The Debtor filed a Chapter 13 Plan on May 22, 2015 which included a provision to pay \$1,495.00 (based on a claim of \$1,315.00 plus postpetition interest) to Mildred Luba, Tax Collector, for certain real estate taxes for the year 2015, which claim would be collected by the Luzerne County Tax Claim Bureau after December of 2015.
- C. The Chapter 13 plan was confirmed on September 8, 2015
- D. On some date after the bankruptcy case was filed, Colonial Savings paid the 2015 real estate tax directly to the Tax Collector or the Luzerne County Tax Claim Bureau.
- E. When the Chapter 13 Trustee attempted to pay the claim for the 2015 tax, the checks were returned to the Trustee, because the claim was no longer owed, and some of those funds were subsequently redistributed to unsecured creditors.
- F. The Debtor completed payments on her Chapter 13 Plan.
- G. Colonial Savings is now billing the Debtor's account #-2945 for an escrow shortage of \$1219.92 related to funds advanced for payment of the 2015 tax.

H. There is a balance of \$1,084.70 on hand in the Chapter 13 Trustee's account, which is a portion of the funds which were to be paid to the Luzerne County Tax Claim Bureau.

NOW, THEREFORE, the Debtor and Colonial Savings wish to resolve this matter, with the consent of the Chapter 13 Trustee and Luzerne County Tax Claim Bureau, as follows:

1. The Chapter 13 Trustee will distribute the \$1,084.70 remaining plan balance to Colonial Savings.
2. Colonial Savings will accept the sum of \$1,084.70 from the Trustee in full satisfaction of the escrow deficit shown in Debtor's mortgage loan account #-2945 and will not seek payment in the future from Debtor, or the co-obligor on the account, for any amounts related to its payment of the 2015 real estate tax.

DORAN & DORAN, PC

BY: 
LISA M. DORAN, ESQUIRE
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Dated: 9-15-2020

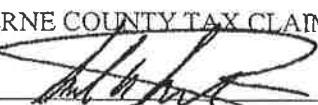
KML LAW GROUP, P.C.

BY: *s/ James C. Warmbrodt, Esquire*
JAMES C. WARMBRODT, ESQUIRE
Attorneys for Colonial Savings, F.A.
701 Market St, STE 5000
Philadelphia, PA 19106
412-430-3594

Dated 9-3-2020

This agreement is consented to by:

CHARLES J. DEHART III, Chapter 13 Trustee
By: 
Agatha McHale, Esq.
Attorney for Trustee

LUZERNE COUNTY TAX CLAIM BUREAU
By: 
Samuel A. Falcone, Jr., Esq.
Attorney for Tax Claim Bureau